

Property Insurance

The insurance coverage of the district should provide the broadest, most complete coverage available, but should be secured at the most economical cost to the district consistent with sound insurance principles. Since good service is vital to an effective insurance program, the insurance agent who is awarded any part of the district's insurance business must be able to provide prompt and efficient service.

Insurance coverage shall include but not be limited to:

1. Fire insurance, including extended coverage;
2. Liability insurance
3. Boiler and machinery insurance;
4. Insurance against robbery of money in-transit from schools to banks;
5. Insurance against burglary of money kept in schools or the central office;
6. Vehicle insurance to cover all school owned vehicles;
7. Worker's compensation insurance;
8. Employee's liability insurance;
9. School Board legal liability insurance;
10. Schools leaders errors & omissions insurance;
11. Sexual misconduct and molestation insurance;
12. Inland marine insurance;
13. Valuable papers insurance;
14. Cyber liability insurance;
15. Employee benefits liability insurance
16. Employment practices liability insurance
17. Other insurance that the Superintendent or designee so advises to be covered.

The Superintendent or designee shall be advised of all policies and furnished a copy of each contract/insurance policy. The Superintendent or designee should be advised immediately by the town of any claims against the insurance, if the claim has been processed through the Central Office.

3532(b)

Legal Reference: Connecticut General Statutes

- 10-47 Powers of regional board. Meetings.
- 10-220 Duties of boards of education.
- 10-235 Indemnification.
- 10-236 Liability insurance.
- 10-236a Indemnification of personnel assault in line of duty.
- 14-29 Insurance or bond of public service motor vehicle and service bus owners.
- 52-557 Injury to children being transported to school.

Policy adopted: March 9, 2017

STONINGTON PUBLIC SCHOOLS
Stonington, Connecticut